INVESTOR EDUCATION WEBINAR

INVESTOR eduBytes

Empowering Investors Through Knowledge

National Institute of Securities Markets
A Capacity Building Initiative of SEBI

October 16-31, 2025

1) **Risks of trading in exchange traded equity derivatives : A primer for retail investors**
By: Arup Mukherjee

2) **Basics to Brilliance: Your Guide to Smarter Portfolio Building**
By: Ravi Saraogi

3) **Managing Wealth Through Mutual Funds [in Kannada]**
By: Harish Rao

4) **Understand the basic principles of the securities markets [in Gujarati]**
By: Jayesh Chitalia

*A fortnightly series offering quick, engaging insights from investor education webinars.

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Key Takeaways[1]

October 16-31, 2025

1. Risks of trading in exchange traded equity derivatives : A primer for retail investors

Speaker: *Arup Mukherjee, Ex - MD & CEO, India International Clearing Corporation (IFSC) Limited*

Context: Understanding the practical risks faced by retail investors / traders, while participating in the exchange traded equity derivatives markets.

❖ *Session Highlights:*

- Retail investors should exercise caution when entering or trading in exchange-traded equity derivatives markets, as they are potentially likely to incur significant losses. Past studies have indicated that many retail investors and traders have experienced losses while trading in these markets.
- Retail investors should be aware of the practical and real risks they face when trading in exchange-traded equity derivatives markets.
- Retail investors should decide whether short-term trading, such as trading in equity derivatives, or long-term investment through a basket of stocks or mutual funds, is the right approach for them.

✅ *Key Takeaways:*

- Do not get influenced by social media influencers or channels, and do not plunge into derivatives market trading.
- Acquire adequate knowledge and understanding of the risks before participating in exchange-traded equity derivatives markets.

🔗 **Recording of Webinar Link**

[1] *The views expressed in Edubytes are those of the speaker(s) and do not represent the views of NISM. This initiative is part of investor education and should not be considered financial or investment advice.*

2. Basics to Brilliance: Your Guide to Smarter Portfolio Building

Speaker: *Ravi Saraogi, CFA — SEBI Registered Investment Adviser and Co-founder, Samasthiti Advisors*

Context: The session introduced retail investors to a systematic approach for building smarter, diversified portfolios using the principles of Modern Portfolio Theory (MPT).

❖ *Session Highlights:*

- The webinar began by highlighting a common challenge faced by investors — portfolios often evolve haphazardly, with multiple mutual funds and asset classes added over time without a coherent framework. We then explained how MPT, developed by Harry Markowitz, transformed investing by demonstrating that what matters is not the performance of individual assets but how they interact and correlate within a portfolio.
- Using live Indian data for equity (Sensex), debt (fixed deposits and bonds), and gold, the webinar demonstrated how diversification across uncorrelated assets can reduce overall portfolio risk without necessarily lowering expected returns.

✅ *Key Takeaways:*

- Diversification is the only “free lunch” in investing.
- The correlation between assets determines the actual benefit of diversification.
- Modern Portfolio Theory provides a scientific framework for balancing risk and return.

🔗 **Recording of Webinar Link**

3. Managing Wealth Through Mutual Funds. [in Kannada]

Speaker: *Harish Rao, Director and Co-Founder – OSAT Knowledge Pvt Ltd*

Context: Managing wealth involves generating savings, having a plan, creating wealth, and then managing it responsibly. A good way to start is by understanding a few core concepts of investing and the role of mutual funds in it.

❖ *Session Highlights*:

- Diversifying across asset classes and securities significantly reduces risk. No one should concentrate their investments in just one or two assets or avenues, no matter how convinced they are.
- Investors should start saving a portion of their income at the earliest—ideally on the first day of every month. This promotes financial discipline, helps curb unnecessary spending, and ensures that budgets are adhered to Systematic Investment Plans (SIPs) are an excellent way to facilitate this habit.
- Every asset class carries some form of risk. It could be inflation risk (also known as purchasing power risk**)** in some investments, or liquidity risk in others.

✅*Key Takeaways:*

- There is enough evidence to show that goal planning promotes discipline and helps investors stay on course. Having a goal and a financial plan means the investor has both a journey and a destination.
- Investment professionals help investors understand investment details, risks, and suitability. They also assist investors with investment documentation and related services.

🔗 [Recording of Webinar Link]

4. Understand the basic principles of the securities markets. [in Gujarati]

Speaker: *Jayesh Chitalia, Financial Journalist and Columnist*

❖ *Session Highlights:*

- First, study and then enter the market slowly with proper understanding.
- Secure yourself and your family with proper financial planning.

✅*Key Takeaways:*

- Long term and Systematic Investment is the key for Wealth Creation.
- Always be away from Greed, Speculation and Fast money approach.
- Do not invest in the market Invest in Stocks.
- Volatility is the nature of the market, you should remain Stable.
- Do not follow the Tips, otherwise you will be in Trap.
- Always deal through a Registered Entity only.
- Understand the business of the companies.
- Give importance to Assets allocation and Diversification.
- Beware of Rumors, Influencers and unregistered advisors.

🔗 [Recording of Webinar Link]

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Webinar Date	Webinar Topic and Speaker	Webinar Link
28th October 2025	**Retirement Ready? [in Hindi]** *By: Renu Maheshwari*	[Click here]